



Haryana Government Gazette

Published by Authority

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No. 22-2017] CHANDIGARH, TUESDAY, MAY 30, 2017 (JYAISTHA 8, 1939 SAKA)

PART—I

Notifications, Orders and Declarations by Haryana Government

HARYANA GOVERNMENT

SOCIAL JUSTICE AND EMPOWERMENT DEPARTMENT

Notification

The 18th May, 2017

No. 468-SW(4)-2017.— The scheme shall be called “Pradhan Mantri Suraksha Bima Yojana” launched by Government of India through Banks and administered through Public Sector General Insurance Companies (PSGICs) and other General Insurance Companies and adopted by the State Government for the rural/urban families of State of Haryana.

The Government has decided to implement the Pradhan Mantri Suraksha Bima Yojana, a Government of India Scheme under which provides accidental insurance coverage to the persons in the age group of 18 to 70 on death and disability. The scheme provides good coverage at a very low premium. It was decided by the Government of Haryana that the coverage under the Pradhan Mantri Suraksha Bima Yojana scheme be provided to all the residents of Haryana by reimbursing the premium by the State Government. The rules shall come into operation for the one year period stretching from 1st June, 2017 to 31st May, 2018.

The rules of the Pradhan Mantri Suraksha Bima Yojana are as follows:-

1. Objective

The objective of the scheme will be an Accident Insurance Scheme with one year cover, renewable from year to year offering accidental death and disability cover. The scheme will be offered through Banks and administered through Public Sector General Insurance Companies (PSGICs) and other General Insurance Companies.

2. Eligibility

The Aadhaar seeded PMSBY saving bank account holders in the state of Haryana aged between 18 years (completed) and 70 years (age nearer birthday) who give their consent to join / enable auto-debit, as per the above modality, will be enrolled into the scheme.

3. Coverage and Benefits

- (i) All residents of Haryana having Aadhaar seeded saving bank Accounts, in the age group of 18 to 70 years will be entitled to join the scheme Aadhaar would be the primary KYC for the bank account and Insurance coverage.

(ii) **Benefits**

The following benefits are provided to members:

(a)	Accidental Death	Rs. 2 Lakh
(b)	Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of hand or foot due to accident	Rs. 2 Lakh
(c)	Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot due to accident	Rs. 1 Lakh

(iii) **Premium:**

In the first instance the premium of Rs. 12/- per annum will be deducted from the account holder's savings bank account through 'auto debit' facility in one installment on or before 1st June of each annual coverage period under the scheme which in turn will be reimbursed by the state by direct credit to the beneficiary account on receipt of information from bank.

4. Termination of cover

The accident cover for the member shall terminate on any of the following events and no benefit will be payable there under:

- On attaining age 70 years (age nearest birth day).
- Closure of account with the Bank or insufficiency of balance at the time of renewal to keep the insurance in force.
- If the insurance cover is ceased due to any technical reasons the risk cover will be suspended and reinstatement of risk cover will be at the sole discretion of Insurance Company.
- Participating banks will deduct the premium amount in the same month when the auto debit option is given, preferably in May of every year, and remit the amount due to the Insurance Company in that month itself.

5. Procedure/Administration

The scheme, subject to the above, will be administered as per the standard procedure stipulated by the General Insurance Company. It will be the responsibility of individual to submit his consent form duly filled to his bank and the banks will recover the appropriate annual premium from the account holders within the prescribed period through 'auto-debit' process and on intimation from banks the Government will reimburse the amount by credit to beneficiary account. The role of the department will be limited to reimbursement of premium only.

The State Govt. has decided to implement Pradhan Mantri Suraksha Bima Yojana (PMSBY) through bank in the state and with implementation of PMSBY the existing Rajiv Gandhi Parivar Bima Yojana (RGPBY) will be ceased from 31-03-2017.

The date of commencement of the scheme will be 1st June 2016 and beneficiaries who have enrolled themselves during the year (01-06-2016 to 31-05-2017) will be entitled to get the reimbursement of premium. The next Annual renewal date shall be each successive 1st of June in subsequent years.

Chandigarh:
The 17th May, 2017

R.R. JOWAL,
Additional Chief Secretary to Government, Haryana,
Social Justice & Empowerment Department.